

Certificate Number: 03088-NJ-DE-030354575

Bankruptcy Case Number: 17-28880



03088-NJ-DE-030354575

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 28, 2017, at 5:15 o'clock AM CST, Joseph E Snodgrass completed a course on personal financial management given by telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 28, 2017 By: /s/Dennis Nichols

Name: Dennis Nichols

Title: Counselor